

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **SYSTEMS AND METHODS FOR MANAGING A FINANCIAL ACCOUNT BASED ON NON-CREDIT BEHAVIOR OF A CUSTOMER** the specification of which ☐ is attached and/or ☒ was filed on November 14, 2003 as United States Application No. 10/706,952.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT International application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119
			<input type="checkbox"/> YES <input type="checkbox"/> NO
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I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing
60/426,028	November 14, 2002

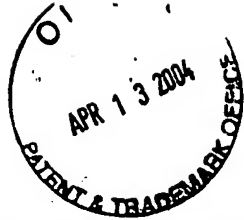
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Full Name of First Inventor Robert J. Greenberg	Inventor's Signature <i>Robert J. Greenberg</i>	Date 4-9-04
Residence 12205 Bayswater Court, Glen Allen, VA 23059		Citizenship USA
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Full Name of First Inventor Franco D. Harris	Inventor's Signature	Date
Residence 1259 Wisconsin Avenue, Washington, DC 20007		Citizenship USA
Post Office Address 1259 Wisconsin Avenue, Washington, DC 20007		
Full Name of First Inventor Sara H. Kamp Collins	Inventor's Signature	Date
Residence 1193 N. Vermont Street, Arlington, VA 22201		Citizenship USA
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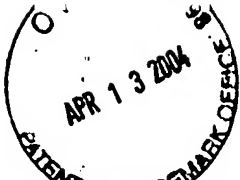
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Post Office Address 12205 Bayswater Court, Glen Allen, VA 23059		
Full Name of First Inventor Franco D. Harris	Inventor's Signature <i>F. D. Harris</i>	Date 09.12.04
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